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ASHKAN NAJAFI

Amendment 16/12
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TO: James Trammell

DATE: 12/04/2003

FAX NO.: 703-746-5534

SUBJECT: Amendment in response to Office Action dated 08/21/2003 for ABC0105

NO. OF PAGES (INCLUDING COVER PAGE):

MESSAGE:

Enclosed you will find a copy of the documents filed on Shad Hedy's behalf to the U.S. Patent and Trademark Office. Attorney Docket No. for the above noted file is ABC0105. Should any questions arise please feel free to contact our office.

Regards,

Terikay Farrell
Legal Assistant

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Shad Hedy

Serial No.: 09/420,885

Examiner: Pierre E. Elisca

Filed: 10/19/1999

Group Art Unit: 3621

Title: SYSTEM AND METHOD FOR
REAL-TIME ELECTRONIC INQUIRY,
DELIVERY AND REPORTING OF
CREDIT INFORMATION

AMENDMENT

Commissioner for Patents
PO BOX 1450
Alexandria, VA 22313-1450

INTRODUCTORY COMMENTS

The present amendment submitted herewith is in response to the Office
Action dated 08/21/2003.